

## Interview Summary

Application No.

09198573Y

Applicant(s)

H g a / 9

Examiner

Baum

Art Unit

2131

All participants (applicant, applicant's representative, PTO personnel):

H/3)

(1) Gail Hager(3) DINESH AGARWAL REG NO 31,809(2) RONALD BAUM(4) Catherine A. HoalaDate of Interview 12/4/02

Type: a) ☐ Telephonic b) ☐ Video Conference c) ☒ in person  
 c) ☒ Personal [copy is given to 1) ☐ applicant 2) ☒ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No. If yes, brief description:Claim(s) discussed: 1, - 4, 15

Identification of prior art discussed:

POLANSKY, MALAYSIA, HENDRYAgreement with respect to the claims f) ☐ was reached. g) ☒ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments:

Applicant asserts (1) that Malaysia is not enabling (2) that Polansky fails to disclose; obstructing a person, does not compare profile information obtained from the ~~land~~ <sup>person</sup>, ~~the~~ limitations in steps i) j) k; obstruct subsequent transaction with anyone else in the population, notify law authorities, minimum transaction values or vary the level of security based on the value of the transaction. Applicant also asserts that Hendry is directed to non analogous art. In response the examiner asserts that Malaysia is enabling to one of ordinary skill in the art and that the smartcard disclosed in Hendry

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

i) ☐ It is not necessary for applicant to provide a separate record of the substance of the interview (if box is checked).

Unless the paragraph above has been checked, THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

Examiner's signature, if required

# Interview Summary

Application No.

09/ 985734

Applicant(s)

Examiner

BAUM

Art Unit

28

All participants (applicant, applicant's representative, PTO personnel):

213

(1) \_\_\_\_\_

(3) \_\_\_\_\_

(2) \_\_\_\_\_

(4) \_\_\_\_\_

Date of Interview \_\_\_\_\_

Type: a) ☐ Telephonic b) ☐ Video Conferencec) ☐ Personal [copy is given to 1) ☐ applicant 2) ☐ applicant's representative]Exhibit shown or demonstration conducted: d) ☐ Yes e) ☐ No. If yes, brief description:

Claim(s) discussed: \_\_\_\_\_

Identification of prior art discussed: \_\_\_\_\_

Agreement with respect to the claims f) ☐ was reached. g) ☐ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments:

is analogous to the card systems of Polansky and Malaysia. Further, (1) Polansky does obstruct a person by obstructing a transaction (2) Steps i, j, and k of Claim 2 are met by the cited combination as discussed in the office action (3) as per notification of law enforcement and minimum values, Polansky was not cited for disclosure of law enforcement and per the minimum value; the examiner asserts that e-commerce application of Polansky meets the minimum value

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